

11-26-01

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## UTILITY PATENT APPLICATION TRANSMITTAL

Attorney Docket No.

NEXTTP009

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

## TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of ( ) application identifier or (X) first named inventor, SCOTT LASCELLES, entitled ON-LINE BALANCE TRANSFERS, for a(n):

( ) Original Patent Application.

(X) Continuing Application (prior application not abandoned):

( ) Continuation ( ) Divisional (X) Continuation-in-part (CIP)  
of prior Application No. 09/185,000, filed November 3, 1998.

(X) Please add after the title of the application "This is a

( ) Continuation ( ) Divisional (X) Continuation-in-part (CIP)

of Application No. 09/185,000, filed November 3, 1998, which is hereby incorporated by reference."

( ) This application claims the benefit of U.S. Provisional Application

## Enclosed are:

(X) Specification; 33 Total Pages.

(X) Drawing(s); 9 Total Sheets.

( ) Oath or Declaration:

( ) A Newly Executed Combined Declaration and Power of Attorney:

( ) Signed. ( ) Unsigned. ( ) Partially Signed.

( ) A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).

( ) Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 163(d)(2)).

( ) Power of Attorney.

(X) Return Receipt Postcard.

( ) Associate Power of Attorney.

( ) A Check in the amount of \$ \_\_\_\_\_ for the Filing Fee.

( ) Preliminary Amendment.

( ) Information Disclosure Statement and Form PTO-1449.

( ) A Duplicate Copy of this Form for Processing Fee Against Deposit Account.

( ) A Certified Copy of Priority Documents (if foreign priority is claimed).

( ) Statement(s) of Status as a Small Entity.

( ) Statement(s) of Status as a Small Entity Filed in Prior Application, Status Still Proper and Desired.

(X) Request and Certification.

( ) Other: \_\_\_\_\_

PLEASE DO NOT CHARGE THE FILING FEE AT THIS TIME.

Respectfully submitted,

By: William J. James

William J. James, Reg. No. 40,661

Date: November 13, 2001

Correspondence Address.

Customer No. 21912

Van Pelt & Yi LLP

4906 El Camino Real, Suite 205

Los Altos, CA 94022

Phone: 650-903-3502

Fax: 650-903-3501

I hereby certify that this is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated below and is addressed to:

Assistant Commissioner for Patents

Box Patent Application

Washington, D.C. 20231

By: Joanne Pontis

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11/13/01  
Jc759 U.S. PTO

J1050 U.S. PTO  
09/991894  
11/13/01

09991894-111301

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:	)	Attorney Docket No. NEXTP009
LASCELLES, et al	)	
	)	Examiner: Unassigned
	)	
Application No: Unassigned	)	Art Unit: Unassigned
	)	
Filed: herewith	)	
	)	
Title: ON-LINE BALANCE TRANSFERS	)	
_____	)	

REQUEST AND CERTIFICATION  
UNDER 35 U.S.C. 122(b)(2)(B)(i)

Assistant Commissioner for Patents  
Washington, DC 20231

Dear Sir:

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

*William J. James*

William J. James  
Reg. No. 40,661

Van Pelt & Yi  
4906 El Camino Real  
Suite 205  
Los Altos, CA 94022  
Telephone: (650) 903-3500